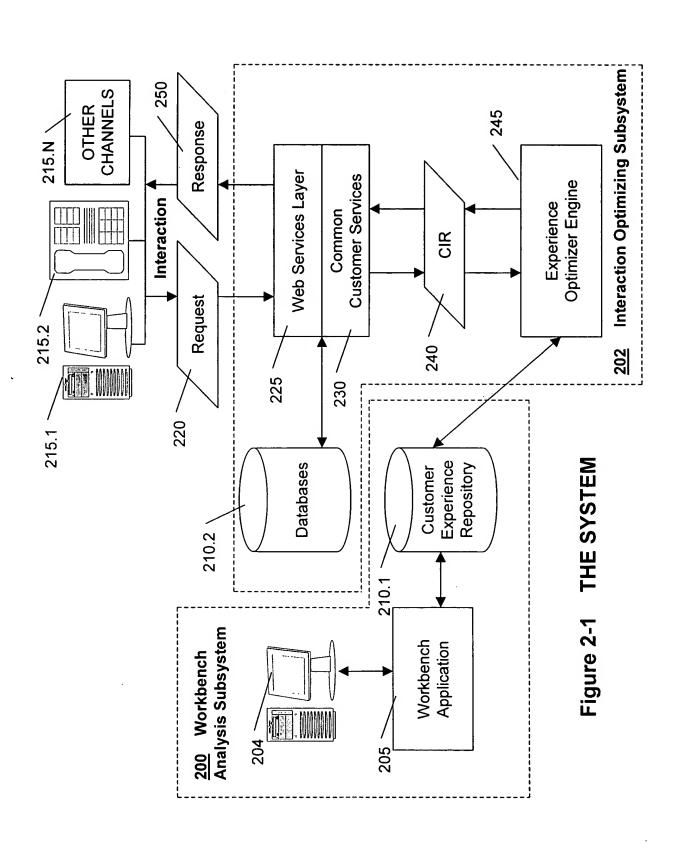
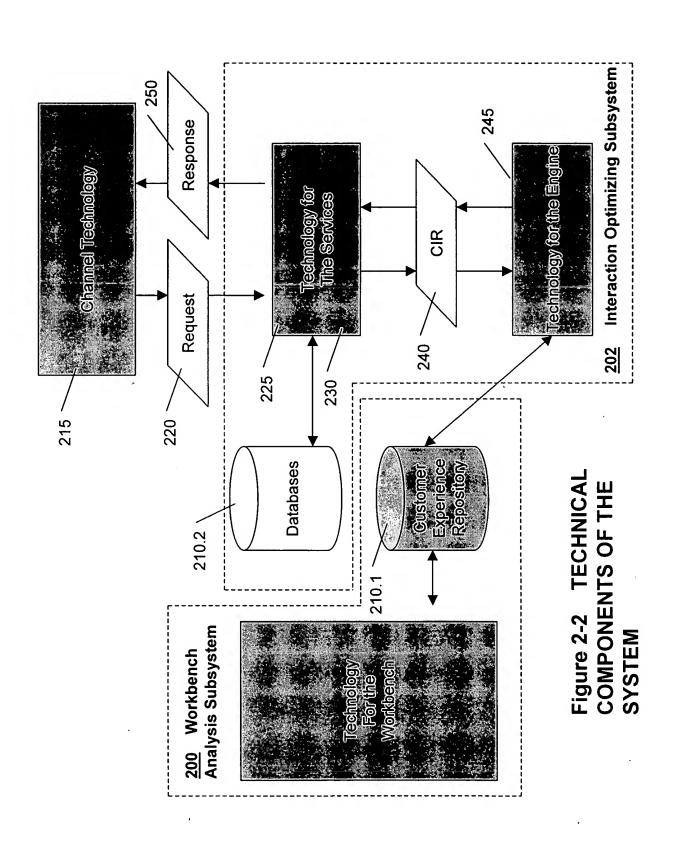


Figure 1 THE METHODOLOGY





240 Customer Interaction Record ("CIR")

	w	
246 Real Time Data		Event Data
		Contact
	СЕР	V freatment N
244 (244 (Treatment B
	71	A freatment A
		Other
	Trigger Data	
Batch Data		Overriding Data
		Account
		Segment
		Household
		Address
		Contact
	242	Customer

Figure 2-3 CIR FORMAT

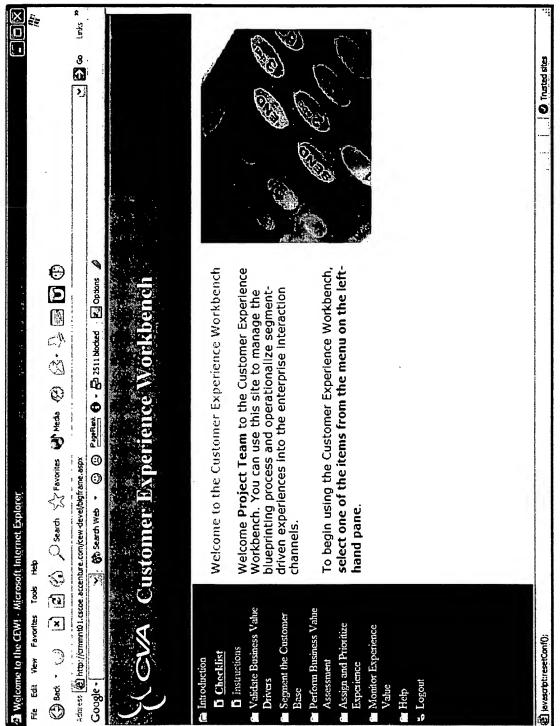


Figure 3-1

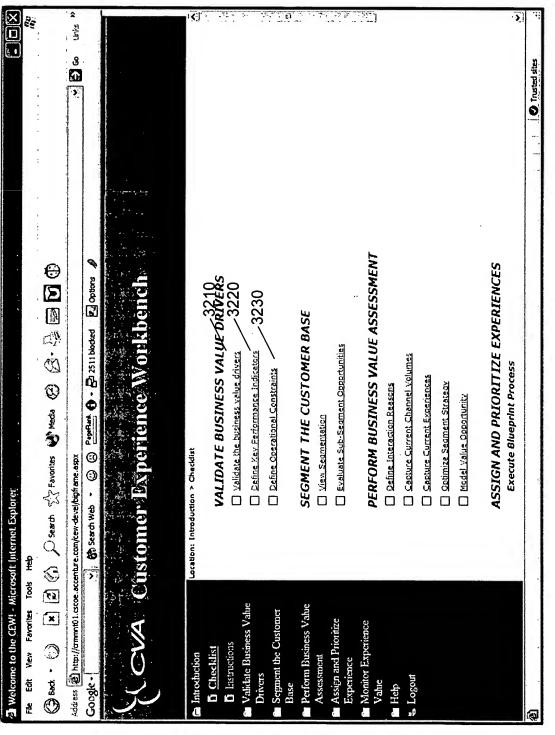


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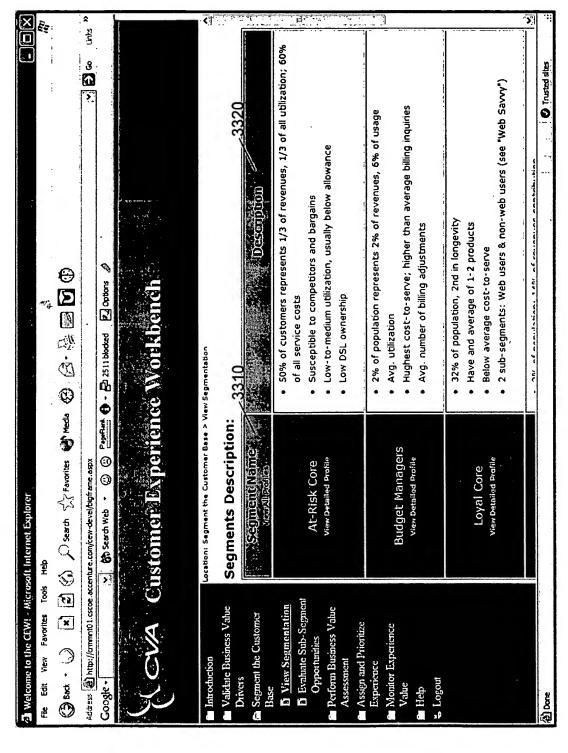


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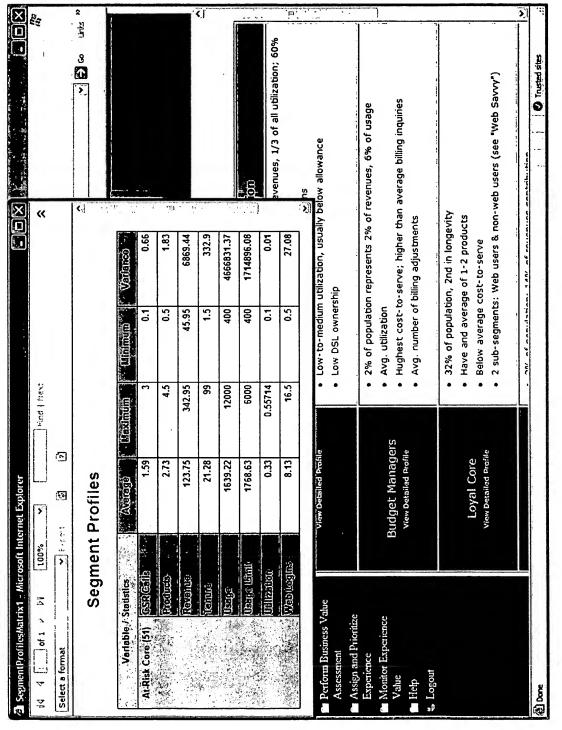


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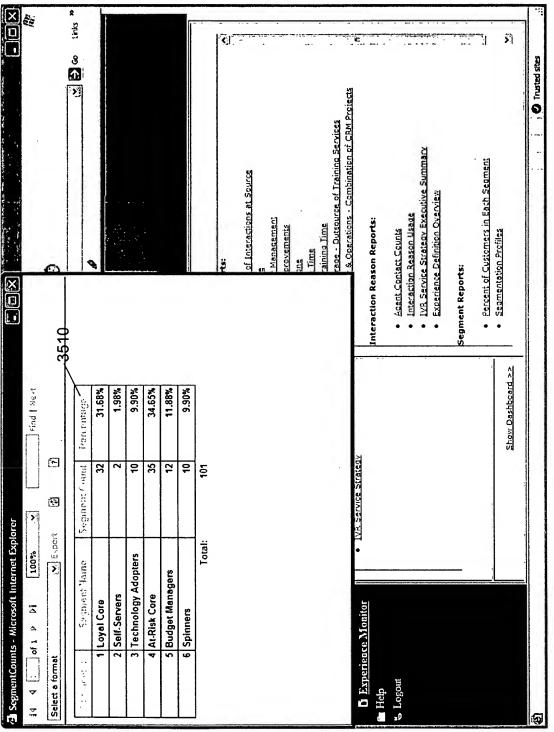


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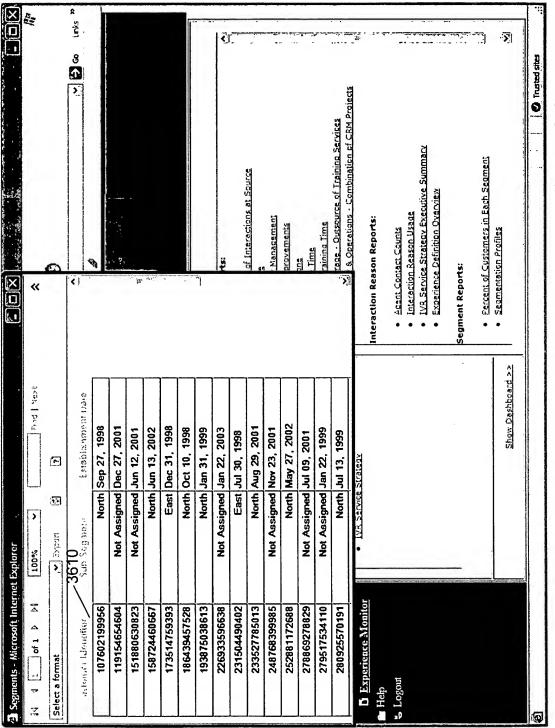


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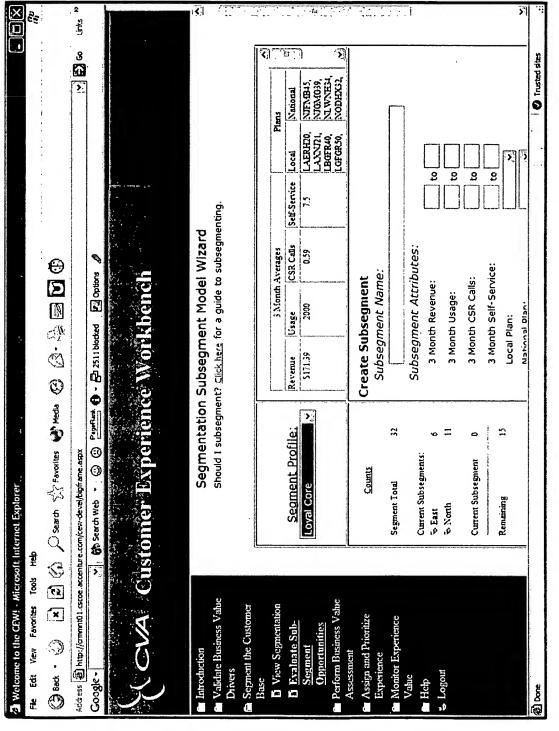


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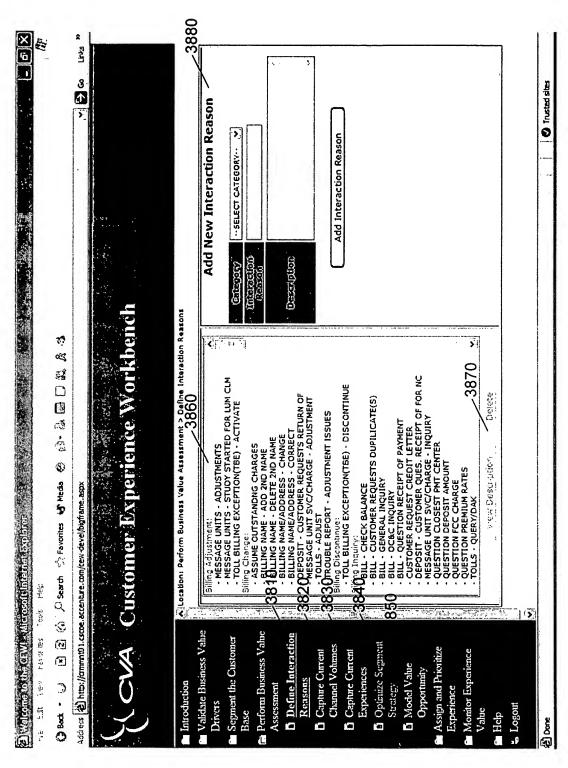


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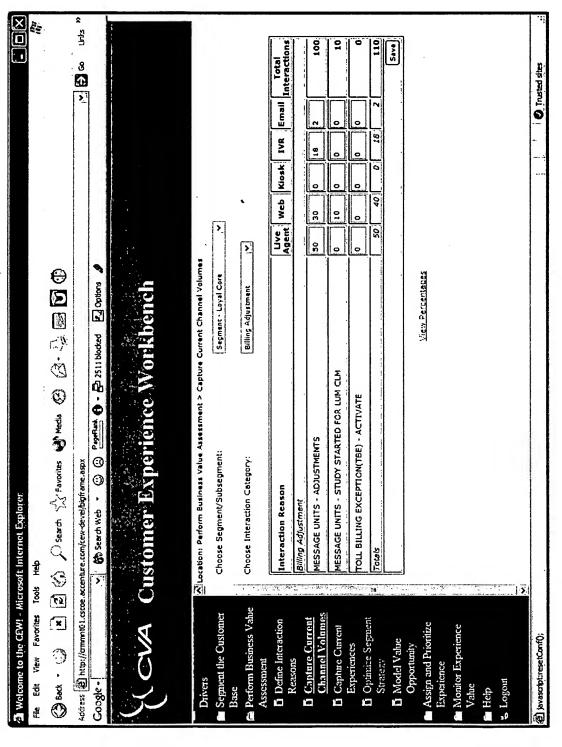


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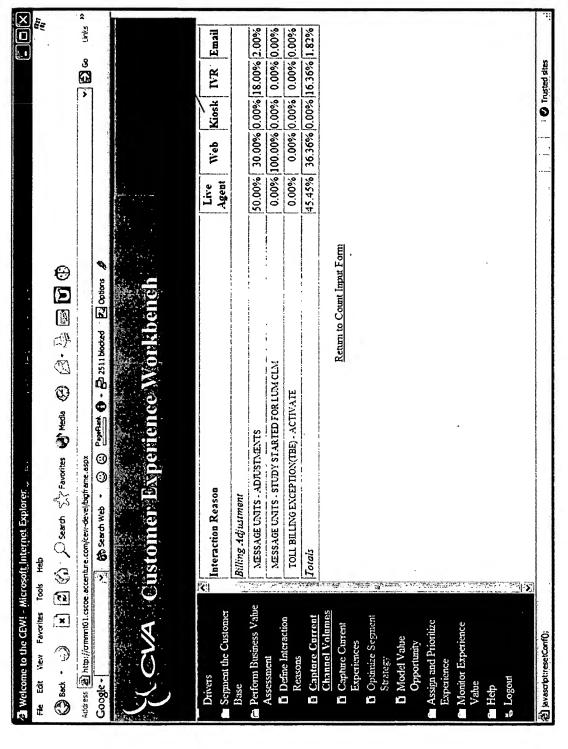


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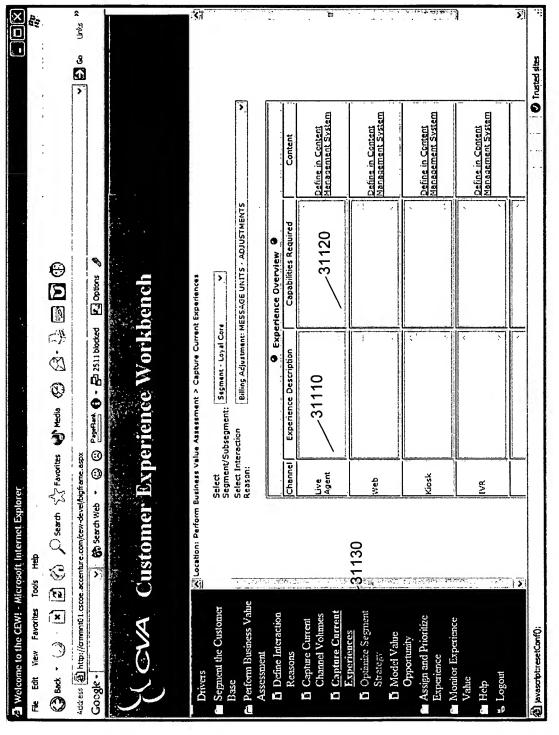


Figure 3-11

Figure 3-12

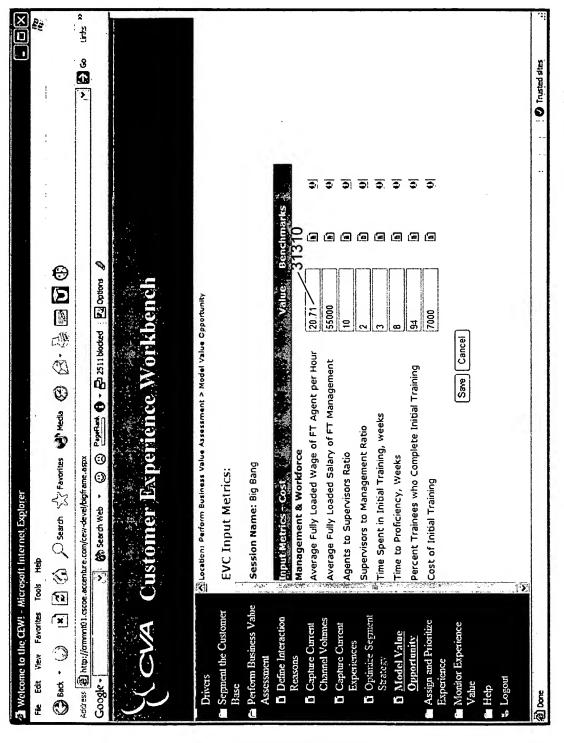


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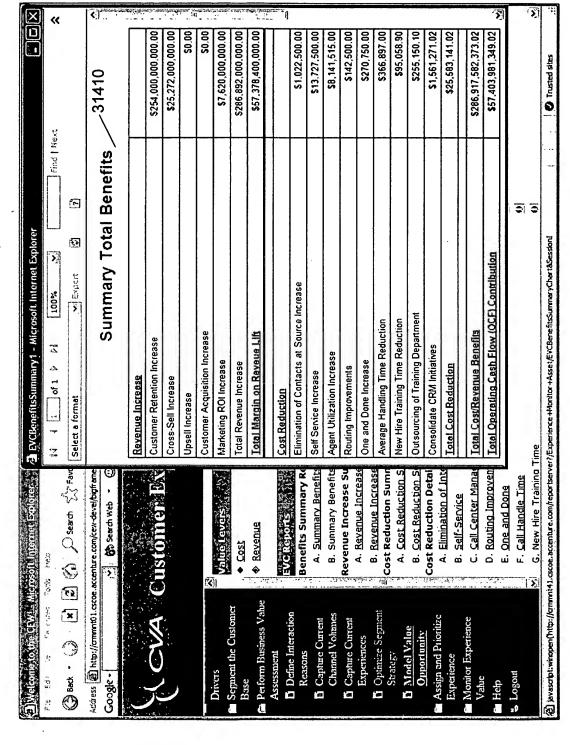
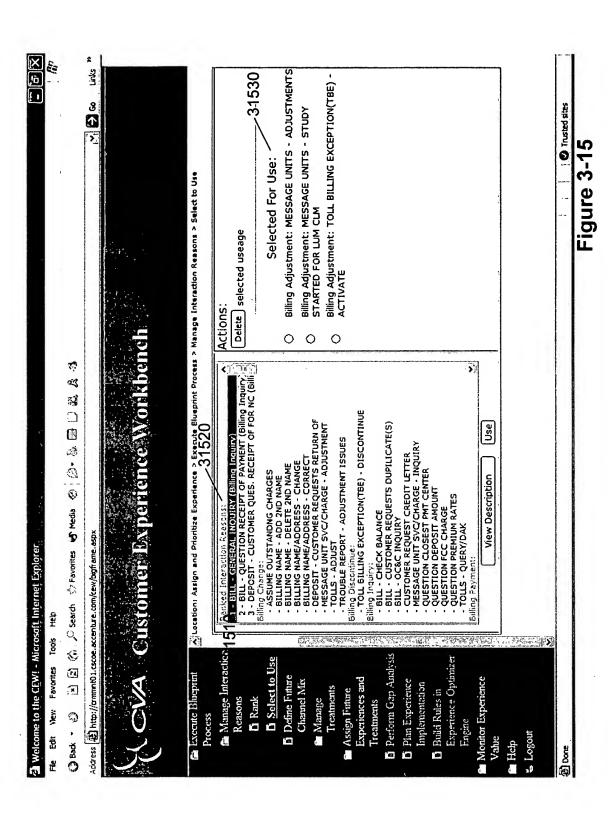


Figure 3-14



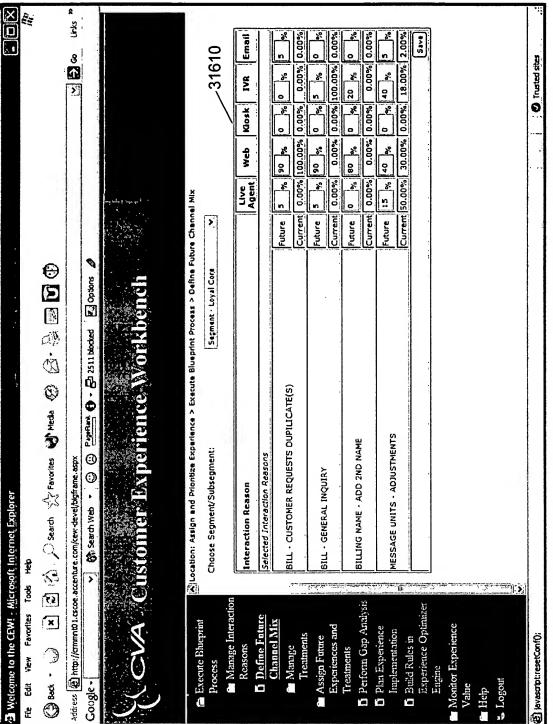


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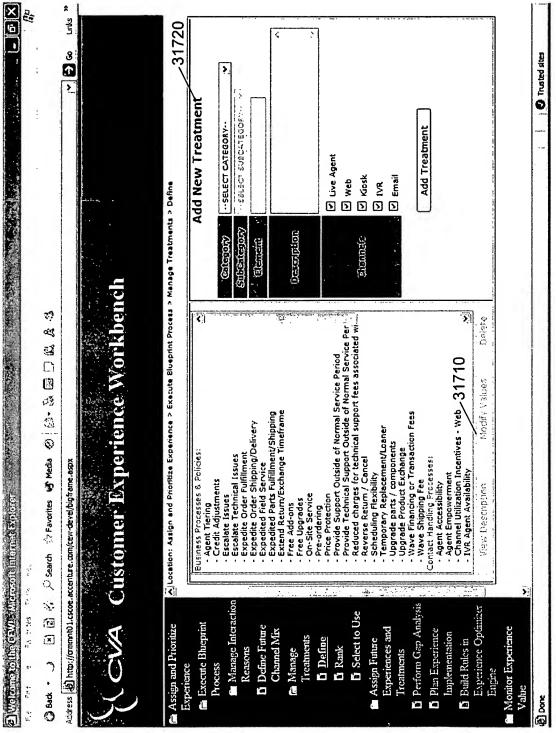


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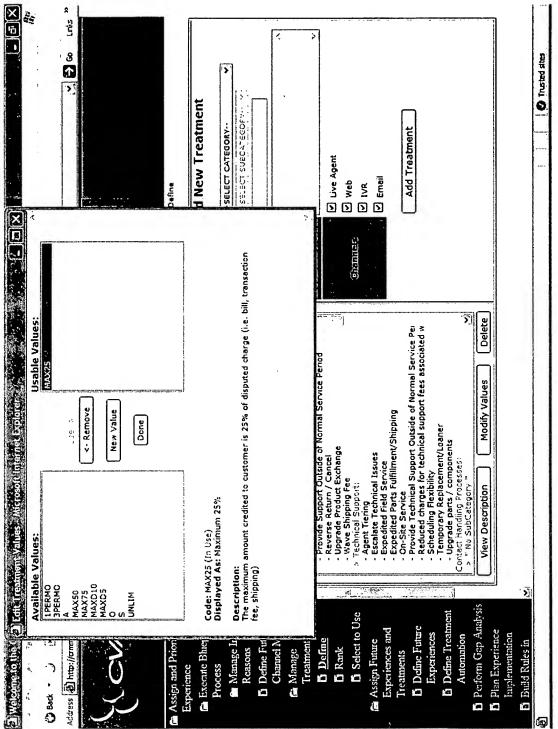


Figure 3-18



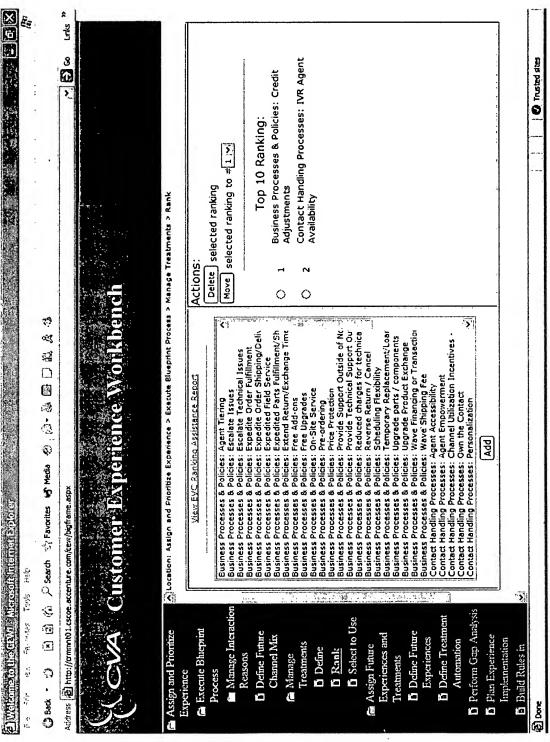


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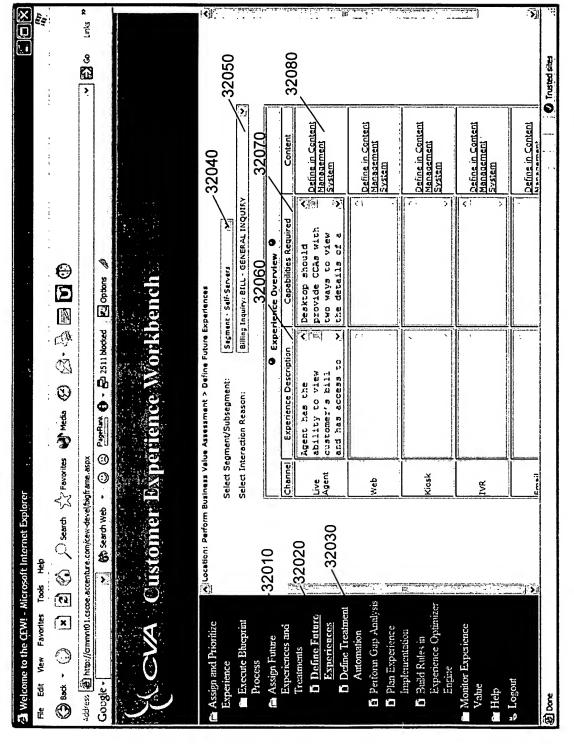


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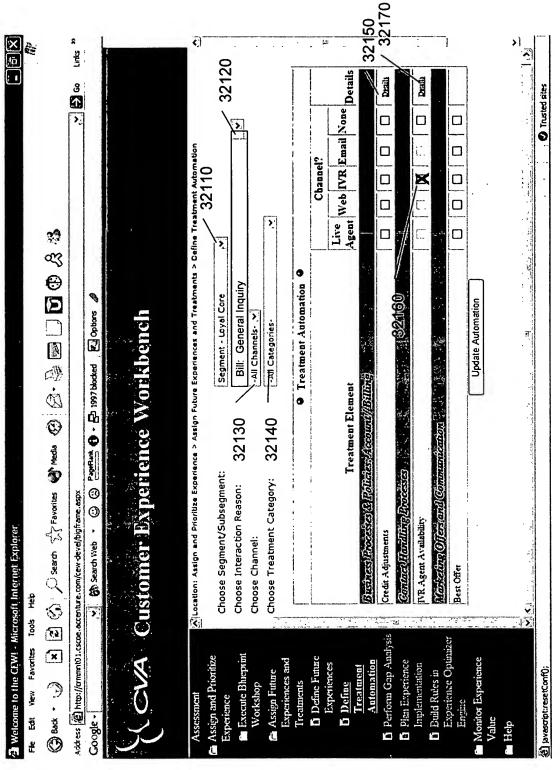


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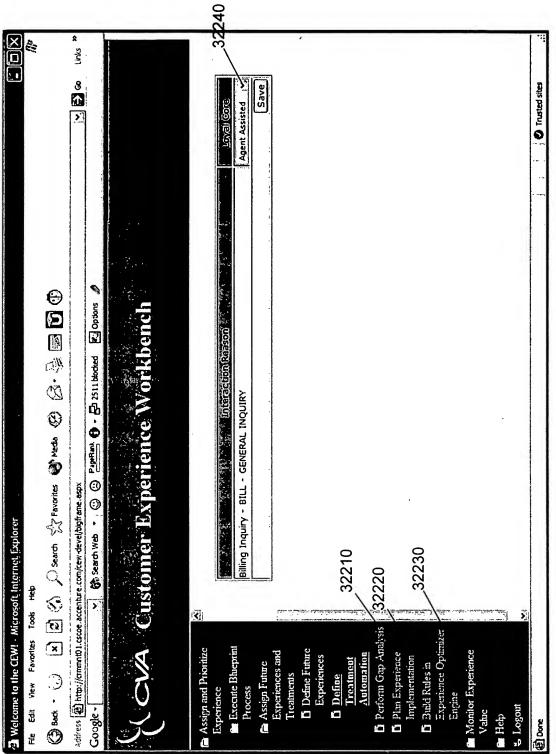


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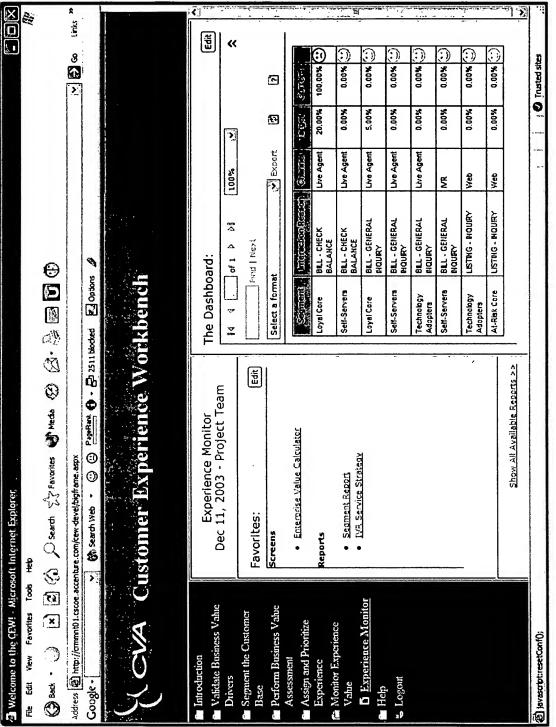


Figure 3-23

Treatment Category

Business Processes

exception or specialized situations based processes and policies that often are These treatments focus on business on customer data

Freatment Examples **Element**

Example Treatments Elements

Example Treatment Elements

Channel Availability Agent Accessibility

Optimize Category Assortments Rationalize Space Allocation

Tune Price Ladder

Plan Item Adjacency

-Tailor Ad Vehicle/Messaging

Optimize Promotion/Offer

Route to Same Agent Segment Recognition

Voicemail Follow-up

Own the Contact

Refine Location Format/Layout

-Expedite Order Shipping/Delivery Expedite Order Fulfillment

Extend Return / Exchange Timeframe

Escalate Issues

Proactive Follow-ups and Notifications

Surprise and Delights

Warm Transfers

.Personalization

Tailored Communication Styles

Reverse Return / Cancel

Credit Adjustments

Expedited Parts Fulfillment / Shipping

On-Site Service

Self-Service Promotional Messages

Channel Utilization Incentives

Agent Empowerment

-Channel: W,S,C: (for example-

consumer channel preference

identification)

Element Value **Treatment**

Examples

-Characters: Y (Yes) / N (No) (for example Item inclusion in Assortment)

-Numbers: .10, .20, etc. (for example offer discount) -Descriptors: Max25 (Maximum of 25) (for example – key message elements for marketing programs)

linkage to call agent or store associate

Script Code: Sc124 (for example –

dynamic guidance on Segment Driven

Strategy)

Contact Handling

Marketing & Communications

These treatments focus on agent, chann and routing decisions that may differ. depending upon the customer data

Example Treatment Elements

Best Offer

Segment Recognition Programs Product Configurations

Priority Queuing and in-Store Service

Product Bundling

Cross-Sell Offers

-Cross-Sell Messaging

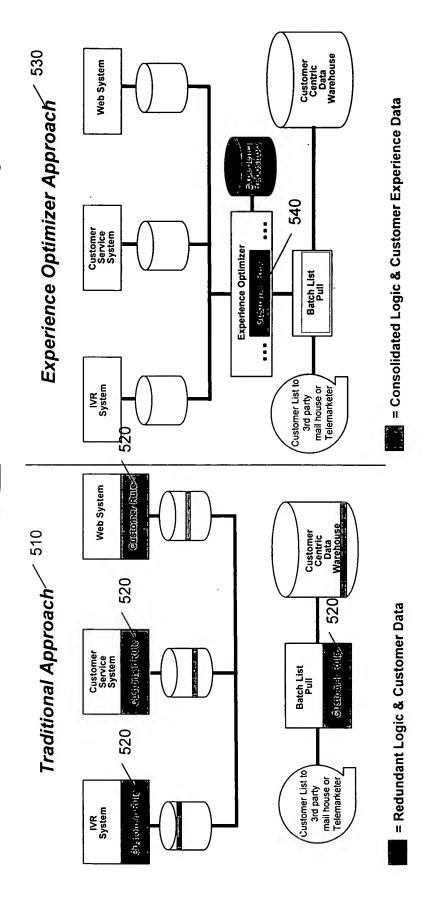
Up-Sell Messaging -Up-Sell Offers

Special Financing Offers Rebates and Incentives Promotion Messaging

Content Management Identifier Campaign Identifier Offer Code

Example Treatment Taxonomy Figure 4

Example Treatment Rule: "If a customer in the Loyal Core segment has an attrition score higher than 90, then deliver Gratitude Message <u>and</u> offer Platinum Service Plan at no charge



EO Consolidated Architecture Approach Figure 5

1. Overriding Rules

610

Rules governed by various federal laws, company policies global in nature. Each customer has to conform to these rules before other rules kicked off and processing starts. or by credit/ risk related attributes of customers. These rules are basically applied to the whole population and

Examples

- communication from company etc. internal or external) All pander files (Do not call, No telemarketing, No
 - Credit Rating (bad credit history)
 - Bankruptcy (customer has filed for bankruptcy cover) ડાં છ
 - Fraud/ Delinquent Customers

630 3. Event Based Rules

Rules kicked off after a service provider related event take place. These events are behavioral events and generally occur periodically during the relationship between a customer and an organization.

Examples:

- Customer is looking for some additional products
- Customer looks for add-on components with the existing services/ product he is enjoying
- Customer just purchased a new service/product
- Customer shows some kind of unhappiness with the current product/ service

620 2. Trigger Rules

Rules triggered based on a change/ event in lifecycle of the generally occur over a period of time. These events provide a good opportunities to convert into a product and service customer. These events are not behavioral events and

Examples

- Change in address
 - Marriage
- Customer Opening his/ her own business 0, 6, 4
 - Home Loan

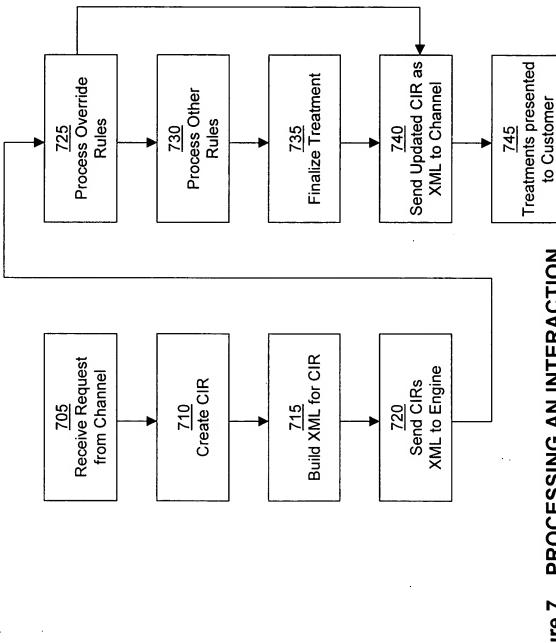
640 4. Interaction Rules (CEW Rules)

processing categories. These may be behavioral cues and the organization. These cues are usually mature in nature and can be determined through analytics, intelligence, or can be observed during the customer's relationship with Rules executed through the absence of previous predetermined company rules

Examples:

- Behavioral change in usage pattern
- Natural upward product/ service migration
- People of same profile migrating to new or add-on
 - CEW stated treatment data

Rules Processing and Categorization Figure 6



PROCESSING AN INTERACTION Figure 7

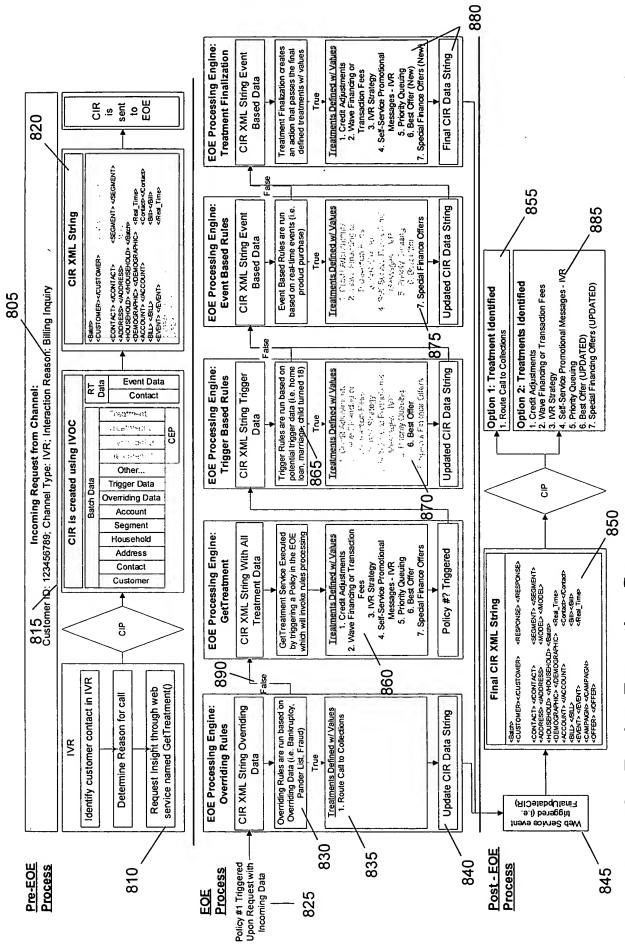
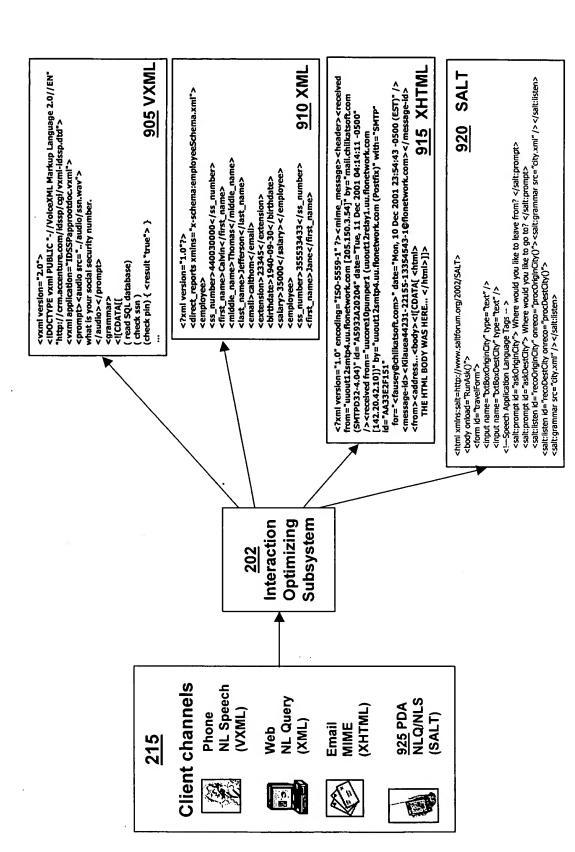


Figure 8 Engine Execution Process



Example Channel-Specific Code Generation Figure 9

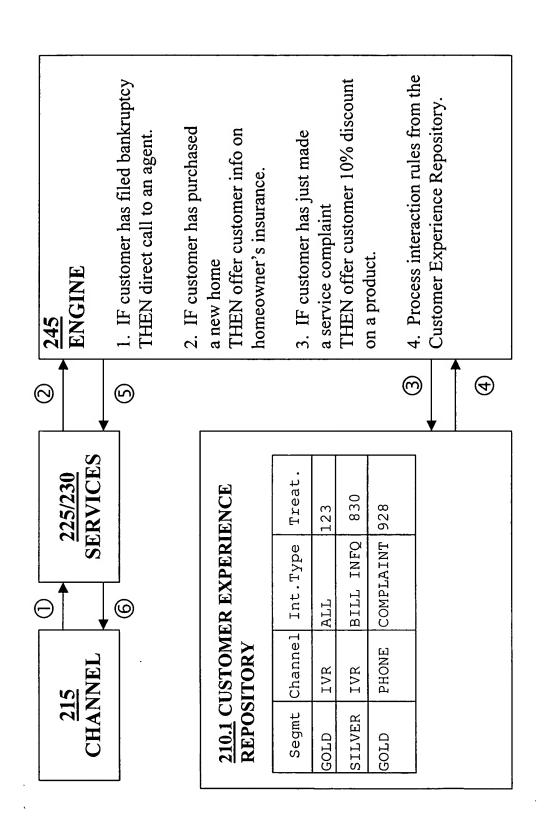


Figure 10